

**What is claimed is:**

1. an online stocks trading system having automatic loan service functions wherein stocks trades are executed through a communication network and computers, comprising:

5 a communication network for connecting communication lines among undefined individuals to perform data communications therebetween;

10 plural client personal computers(PCs) having dedicated emulators or web browsers to allow the uses of a home trading system through the communication network, and for outputting to external selling items, selling volumes, and selling prices data that users select and input selling orders of plural menus provided from external after connected to external by executing the dedicated emulators or the web browsers, inputting and displaying  
15 on screens data related to secured loan services regarding stocks selling money together with selling result data from the external, and outputting to the external loan applications and loan amount data inputted by the users for using the secured loan services regarding stocks selling money; and

20 a main server for connecting to a stock exchange computer system and selling corresponding stocks according to selling order data inputted by the users of the plural client PCs, outputting to corresponding client PCs data related to the secured loan services regarding the stocks selling money together with selling result  
25 data of corresponding stocks of the day, automatically transferring to accounts of corresponding users loan amounts corresponding to

all or part of the selling amounts of the day according to the selections of the users of the client PCs, and withdrawing amounts loaned to the corresponding users from settlement amounts deposited to the accounts of the users if settlement dates for the selling money fall due.

2. The online stocks trading system as claimed in claim 1, wherein the main server includes:

a selling information recognition unit for reading in information on the users' accounts and selling information on selling prices, selling amounts, and selling dates of the corresponding stocks in case that the users sell the stocks they hold and apply for secured loans regarding the stocks selling amounts;

a calculation unit for calculating settlement dates and amounts based on the selling information on the selling prices, selling volumes, and selling dates read in through the selling information recognition unit;

a loaned money providing unit for transferring to the accounts of the users the amounts corresponding to all or part of settlement money calculated through the calculation unit and providing loans; and

a loaned money repayment unit for repaying the loaned money by withdrawing as many amounts as loaned to the corresponding users out of the settlement amounts deposited to the users' accounts if the settlement dates fall due.

3. The online stocks trading system as claimed in claim 1 or claim 2, wherein the main server, at the time when the users of the client PCs confirm result data they sell stocks, provides menu data of allowing to select loans of all or part of the stocks selling money, and transfers to the users' accounts amounts deducted by interest amounts of a certain rate from loan amounts requested by corresponding users.

4. An online stocks trading method having automatic loan service functions wherein stocks trades are executed through a communication network and computers, comprising steps of:

(1) reading in information on users' accounts and selling information on selling prices, selling volumes, and selling dates of corresponding stocks, in case that the users apply for secured loans regarding stocking selling amounts after selling stocks they hold;

(2) calculating settlement dates and settlement amounts based on the selling information on the selling prices, selling volumes, and selling dates read in through the step (1);

(3) transferring to the users' accounts amounts corresponding to all or part of settlement amounts calculated through the step (2) to provide the loans; and

(4) withdrawing as many amounts as loaned to the users in the step (3) out of settlement amounts deposited to the users' accounts and repaying the loans, if the settlement dates calculated through the step (2) fall due.

5. The online stocks trading method as claimed in claim 4, wherein the step (1) includes steps of:

(1-1) judging if stocks selling data of particular items the users of the client PCs input is inputted to a main server;

(1-2) selling corresponding stocks through a stock exchange computer system according to stocks selling data inputted by the users;

(1-3) outputting to corresponding client PCs data related to the secured loan services regarding stocks selling money together with selling result data executed in the main server;

(1-4) judging if the users of the corresponding client PCs select the secured loan services regarding stocks selling money;

(1-5) storing loan dates and loan amounts inputted by the users if the secured loan services regarding stocks selling money are selected by the users; and

(1-6) reading in the information on the accounts of the corresponding users and the selling information on selling prices, selling amounts, and selling dates.

6. The online stocks trading method as claimed in claim 4, wherein the step (4) includes steps of:

(4-1) judging if the settlement dates according the stocks selling of particular users of the client PCs who use the secured loans regarding the stocks selling money fall due;

(4-2) judging if settlement amounts are deposited to accounts of the corresponding users when the settlement dates fall due; and

(4-3) withdrawing the amounts loaned to the corresponding

users and ending the loan services if the settlement amounts are deposited to the users' accounts.

7. The online stocks trading method as claimed in claim 4, wherein, in the step (3), the loaned amounts transferred to the users' accounts are provided after deductions of interest amounts at a certain rate.

8. The online stocks trading method as claimed in claim 4, wherein, in the step (3), if the secured loans regarding the stocks selling amounts are performed, the stocks selling amounts of the corresponding users are not calculated as substitutional amounts, and nor are stocks bought with the stocks selling amounts.

9. The online stocks trading method as claimed in claim 4, wherein, repayment dates for the secured loans can be delayed if extra interests are payed by the users.